On Housing Policy and Community Planning

Leonard Marsh

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PREFACE

Nineteen Seventy-Six signifies a variety of important happenings. In the United States it is Bicentennial, in Canada it is the Olympics; but the U.S. also conducted a Presidential Election and Canada hosted the United Nations Conference on Human Settlements. Each in its own way is a signal event.

Two years ago, some of us felt that these and other circumstances raised a range of opportunities for change and for re-examination of issues. A Presidential Election and, at a different scale but perhaps more specifically, Habitat '76, seemed to present an urgent occasion to *stop, look and listen.* Where is urbanization taking us, at home and abroad? Do we want to move in this direction and at the current speed? What are the perceived benefits and costs? Or are there alternatives? Could we put together an agenda for a discussion of more appropriate urban policies with 1976, perhaps, as a hinge in the unfolding process of change?

Review and redirection seemed useful to some members of the National Council of the Community Planning Association of Canada and the Board of Directors of the American Society of Planning Officials. In a sense, this realization was one of several outcomes of the joint CPAC/ASPO Conference in Vancouver, 1975. Harvey Perloff has now edited *Agenda for the New Urban Era,* an excellent and comprehensive statement dealing with current and emerging U.S. policy issues. *Canada: An Urban Agenda* is a parallel volume, addressing itself to Canadian policy concerns under different conditions. Every attempt has been made to focus the policy discussion on currently available solutions. A

pragmatic approach and middle range time scale was urged upon all authors. It has seemed urgent to show practical alternative solutions while emphasizing policy goals that are interactive and interdependent in real life situations.

Each and every author, and those who supplied the comments, gave freely of his or her time and effort. Without this sustained commitment to the project and their patience with the editor, the *Agenda* would never have seen the light of day. Hilda Symonds contributed much unremitting labour and supported the editor with good advice and executive action throughout the dark and lighter hours of the publication process. Jacques Ledoux, Director of National Affairs for C.P.A.C., and his staff deserve full credit for pushing the volume to its printed result. In its early stages, the project owned much to the urging and help of Israel Stollman, Executive Director of ASPO, who maintained the link to Perloff's book. The editor alone assumes the responsibility for the sins of *omission* and *commission* that those who will read the *Agenda* will undoubtedly find.

H. Peter Oberlander

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John Page — Professor in the Faculty of Environmental Studies, York University since 1970. Dr. Page previously taught in the City Planning Department at the University of Manitoba. With a background in engineering, architecture, philosophy and theology, as well as environmental planning, he has acted in many advisory roles for both government and religious institutions.

Ira Robinson — Professor of Urban Planning and Director of the Urbanism Programme, Faculty of Environmental Design, The University of Calgary. In earlier positions he was Professor of City and Regional Planning, University of Southern California; Assistant Professor, Community and Regional Planning, University of British Columbia; Visiting Professor, University of Haifa, Israel. His interests in teaching and research have involved him in a wide range of consultant

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Albert Rose — Professor of Social Work at the University of Toronto. His research fields include Housing and Urban Development, and the Canadian social services. He is the author of several books and monographs, the best-known of which are: *Regent Park: A Study in Slum Clearance,* UT Press, 1958; *Canadian Housing Policies,* in Wheeler (ed) *The Right to Housing,* Harvest House, 1969; *Governing Metropolitan Toronto, A Political and Social Analysis, 1953-1971,* University of California Press, 1973.

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V.A. Wood — Specialist in Agricultural Economics; Chairman, Alberta Land Use Forum since 1973. Prior to that he was Deputy Minister of Lands and Forests (1966-1973) for Alberta after having been Director of Lands from 1941 to 1966. He spent five years with the Bureau of Statistics in Ottawa.

H. Peter Oberlander Professor of Regional Planning at the University of British Columbia, and recently appointed Director of the Centre for Human Settlements established at U.B.C. in consequence of the United Nations Conference on Human Settlements, Habitat '76. He was inaugural Secretary, Ministry of State for Urban Affairs, Ottawa (1971-1973); President of ASPO (1975-1976); and former Chairman of the Vancouver School Board and also the Vancouver City Planning Commission.

Hilda Symonds Executive Coordinator of the Vancouver City Planning Commission and has served on the National Council of CPAC. She is a member of ASPO, formerly supervisor of the Urban Affairs Extension Programme at U.B.C. as well as the editor and one of the authors of *The Teacher and The City* (1971).

ON HOUSING POLICY AND COMMUNITY PLANNING

Leonard Marsh

FROM THE THIRTIES TO THE SEVENTIES

A national housing policy makes no sense unless it is conceived in three dimensions. It must be concerned with the housing need of *all citizens,* paying attention to all the differentials of incomes, families, and locations. It must be resolutely *long-term,* acutely aware of the dangers of an accumulation of short-run and improvisatory expedients. Intimately a part of these latter imperatives, it must encompass a *multiple approach*: the one-track solution is not merely inadequate, it may even endanger the realization of balanced solutions. It is for this reason that a historical review, compressed though it must be, is essential to an understanding of policy requirements in this fundamental social and national area for the next crucial decades.

THE BACKGROUND

Toward the end of World War II in the early 1940's, a great burgeoning of concern with social policy occurred, in North America no less than in the rest of the western world. The mobilizations of war were not only in armies and weapons: they included industrial production and food, manpower and womanpower, governmental and business cooperation, civilian as well

as military morale, information and educational efforts of all kinds. Against a background of memories of the Depression Thirties, there arose a series of reviews and declarations on what reconstruction for peace should be when the war was over. If in history no one should forget the Battle of Britain, the holocaust of Pearl Harbour, the levelling of Dresden, and the supreme tragedy of Hiroshima, we should remember also the founding of the United Nations organization (whose 45 initiators have now risen to over 140); the dedicated work of the ILO (International Labour Organization) from the time of the first League of Nations; the Beveridge and other national reports on social services; and the Atlantic Charter of 1941. The first declaration of the United Nations proclaimed as the basic goal of victory "the preservation of human rights and justice in their own lands as well as in other lands". In the thirty years that have followed a score of specialized agencies have been established, devoted to every area of social policy — food, education, health, trade and aid among them — which alone make justice a reality.

In Canada, the Post-War Reconstruction Committee, reporting to the Federal Government, researched and compiled a series of reports: on post-war economic problems, on conservation and public works projects, on agriculture, on issues of particular importance to women, and on housing and community planning. The latter (known as the *Curtis Report,* after its chairman, Professor C.A. Curtis of Queen's University) was the most comprehensive review of housing in all its dimensions — from types of housing and urban patterns and background to social aspects and planning relationships — that had ever previously been undertaken in Canada. A year of conferences by a broadly representative committee of twelve people, and a series of special research studies, went into its final eleven chapters (with twenty descriptive and statistical appendices, and over 100 charts and statistical tables). The Report, with its comprehensive recommendations, was submitted to the Government, the House of Commons, and the public generally, in March 1944. It is questionable whether it received anything like the public attention accorded, for example, to the Social Security report (March 1943), especially as the War approached its final phases. Further, in the major recommendation of the parent Committee on Post-War Reconstruction, housing was one among the great budget of works projects compiled by the Subcommittees and which were intended to buttress the country against the great shift of employment, production, finance, and price controls universally anticipated. But, for its comprehensiveness alone, and its impor-

tance as a measuring-rod, it must be referred to at various points in what follows.

The Critical Trends

The Curtis Report included a detailed account, not only of housing legislation in Canada from its earliest beginnings (1913 in Ontario and 1919 by the Dominion Government after World War I) up to the first full National Housing Acts of 1935 and 1938, but also of all relevant legislations in Great Britain and the United States.[1] It would require a lengthy article, indeed, to recount all the changes in housing legislation and administration that have taken place in the eventful thirty years since the end of World War II. Such a historical review is not the purpose of this chapter,[2] which is concerned specifically to point the way to the future. To do this effectively, however, it is essential to highlight the main events.

(a) *Population and Production.* Canada's people in the 1920's numbered around 9,000,000; in the 1930's, around 10,500,000. The population passed the 15 million mark in the 1950's; and today it is over 22,500,000 and receiving new increases from immigration larger than for several previous decades. Compared with a total labour-force of four-and-a-half millions (including farming) in the 1940's we now have around ten millions.[3] Most striking of all is the growth of the aggregate national income. Most commonly measured by the GNP (gross national product at market prices), this was between five and six billion dollars in the 1920's, at only $3.5 billions in the lowest year of the Depression Thirties (1933) but up to $11.85 billions at the close of the War. Rising rapidly during all the 1950's, it attained nearly $36 billions by 1960. Today it is of the spectacular dimensions of $120 billions. All too obviously, such figures incorporate a substantial degree of inflation,[4] and it is much more apparent today than it was, even in the early 1960's, that inflation as well as greater production, trade, employment, and efficiency have gone into these dramatic gains. The *components* of such fundamental measurements are of course essential to understanding, as they are in all housing matters. There is little doubt, however, that in any comparable sense, Canadian potentials are greater than at any stage of the country's earlier history ("assuming that inflation can be controlled", every cautious analyst will add). And — a vital part of this — governmental budgets are more important for "the economy", and for the nation's citizens, than ever before.

(b) *Urbanization.* One of the most important dimensions within these overall pointers to change, is the enormous growth in city-

and-suburban living which has transformed Canada within the last generation. The nation was 54 per cent urban in 1941, and had only passed the halfway mark in 1931. Today it has passed the three-quarters mark, and 80 per cent is freely predictable. But once again this index only takes on meaning when it is spelled out. In round figures, of the 11,500,000 people in 1941, 3,575,000 lived in the major cities, or 3,715,000 if these were re-defined as metropolitan areas. Just short of 3,270,000 lived on farms or in the farming areas. The small towns and rural and frontier areas were important enough to constitute a major "third sector" of over 4,500,000. It was in the 1950's that the exodus to the suburbs began on a large scale, to continue even more perceptibly in the sixties with the expansion of automobile ownership, arterial highways and residential subdivisions. In the later 1970's the urban percentage is around 80; the main metropolitan aggregates alone have a population as large as the whole of Canada at the turn of the century; and the suburban portions (depending on very variable definitions) may be anything from 40 to 60 per cent.

TABLE I

Decline in the Canadian Farm Population, 1921-1961, by Provinces

Area	Total Population 1961	Farm Population 1961	Decline in Farm Population 1921-1961 %
Newfoundland	458,000	17,000	—
Prince Edward Island	105,000	38,000	38
Nova Scotia	737,000	83,000	62
New Brunswick	598,000	100,000	48
Quebec	5,259,000	651,000	17
Ontario	6,236,000	534,000	38
Manitoba	922,000	173,000	33
Saskatchewan	925,000	307,000	36
Alberta	1,332,000	290,000	8
British Columbia	1,629,000	93,000	5
Canada	18,201,000	2,286,000	30

Source: Canada Census. The increase in the 'non-farm" population (which includes frontier areas and rural populations other than on farms, and is thus larger than conventional urban) was 189 per cent (117 in Nova Scotia, 176 per cent in Ontario, 192 per cent in Québec, 261 per cent in British Columbia).

Between 1966 and 1971 (the last main census) during which the Canadian population rose from 20,015,000 to 21,568,000, the major urban centres (over 500,000) added more than a million to their residents (6,880,000 in 1971). In the same period the farm population continued to decline, from 1,914,000 to 1,420,000. These trends are continuing, with the *non-farm* rural areas relatively stationary (3,374,000 in 1966, 3,378,000 in 1971).

There are few countries among the industrialized nat.ons of the world which have had such a rapid and revolutionary growth of metropolitan clusters, and the urbanized concentration that now characterizes Canada is exceeded, within the Commonwealth, only by Australia. The implications for housing policy and for town planning could hardly be clearer. Even in 1944, the Curtis Report was led to write:

> If town planning in the past had been completely far-sighted, the boundaries of our major cities would have been drawn from the beginning at such limits as would have contained all the population for which housing and services should be reasonably developed. Put in another way, housing or town planning legislation from now on, if designed with only the existing city boundaries in mind, will cover only little more than three-quarters of the actual problem and will make even less provision in the future.

In the last thirty years, there have been a few developments in metropolitan government and regional planning; but it would not be far from reality of contemporary decades to say that central-city and suburban planning now have equal priority in their relevance and their needs.

(c) *Construction.* The average number of new houses being built annually in Canada was only about 19,000 in the 1930's, rising to 30,000 in the War years (compared with 75,000 or more in the late 1940's). In the housing boom of the 1950's and 1960's (see below) the proportions built with the aid of the National Housing Acts fluctuated widely between one-third and one-half, but averaged about 50,000 a year. More than half of these were built in Ontario

TABLE II

Changes in Housing Distribution
Metropolitan and Other Areas, 1961-1980

Location	Distribution of Households 1980 %	Housing Stock 1961	Housing Stock 1980	Distribution of Net Change
Metropolitan Areas	45	2,240,000	3,450,000	1,210,000
Major Urban Centres	11	306,000	846,000	540,000
Other Areas	44	2,160,000	3,360,000	1,200,000
Totals	100	4,706,000	7,656,000	2,950,000

Source: J. Murray, *Good Housing for Canadians,* Ontario Association of Housing Authorities, Toronto; 1964. Estimates partly from Royal Commission on Canada's Economic Prospects, 1957; housing stock, computations and estimates allow for vacancies and unoccupied dwellings.

and Québec, and the numbers in some parts of Canada, notably the Maritimes, were very small. On the other hand, the proportions being built in the suburbs rose steadily.

Construction expenditures give another rough index of the trends — allowing for the considerable annual variations, which, as is well known, are closely geared to general production, investment, trade, and business confidence, which is what is meant by "the economy". Construction activity of all kinds, measured as a proportion of the GNP, was only about 10-12 per cent during the earlier 1940's, then rose to 15-17 per cent after the War. By the 1950's it was representing 18-21 per cent. The proportion during the last decade has been around 17 per cent. How much of this is housing? This is important not only in relation to all the basics of population and urbanization already pictured, but because it gives the first preliminary look at the priorities given to housing (by both public and private action), and of the competition or relative profitability — and therefore the attraction of labour and entrepreneurship — between housing on the one hand and factories, offices, commercial buildings, road building and other engineering, on the other. The difference between depression and the full employment of the war years is readily apparent. Construction volume in the 1930's was only one-half to three-quarters of a billion dollars in value; in the post-war 1940's, it rose from two to over three billion dollars, with housing constituting about 33 per cent compared with the 24-30 per cent of the 1930's. By the 1950's construction activity all over the country was totalling from three-and-a-half to seven billion dollars: of this housing constituted between one and two billion dollars of capital expenditure. All figures for the 1960's and today are vastly greater,[5] and the problem of proper allowance for inflation becomes acute, for by this time real estate transactions have skyrocketed and cause and effect are entangled. What is clearest is that housing has become a major issue not only because of shortages, however accelerated, but because of costs, prices, and rents. The analysis, accordingly, must be pursued in terms of *components.*

(d) *The Housing Record.* The number of dwelling units of all kinds built in Canada during the 1950's rose from a low of 69,000 to a high of 165,000, averaging about 115,000 annually for the decade. During the 1960's, the average addition to housing stock (with a low of 108,000 and a high of 210,000) accelerated to 155,000 annually. The amount of mortgage money channelled through CMHC increased by comparable dimensions.

These are formidable totals, much bigger than anything which

could reasonably have been demanded, from the basis of the Curtis Report assessments, for the first post-War decade. But they must be related to the unprecedented growth of population, urbanization, and the national income, in the "secondary" post-war decades. And the components, although they elude measurement in exact detail, are the touchstone of adequacy. For example, the move to private construction of apartments was very significant. Rising from a low of only 10,000 to over 47,000, the average increment was 25,000 a year in the 1950's; but it continued to climb from 30,000 to over 110,000 in the 1960's; averaging 64,000 annually for the decade. The great bulk of this boom was in the larger metropolitan areas. Equally, if assisted homeownership were the only test (regardless of costs or income groups, or for that matter, location), it might well be assumed that the "Curtis policy" has been more than fulfilled.[6] But reminders are necessary — that the target of 606,000 in the first ten years was a *minimum*; and that it took meticulous account of the "backlog" of overcrowded, substandard and slum housing, and the building deficits (in relation to population growth) inherited from the 1930's.

Within this perspective, the record in public (low-rental) housing, whether related to slum clearance or neighbourhood rehabilitation or not, can only be described as deplorable. The Curtis Report emphasized the metropolitan "lower third", and assumed a "mix" of 20-25 per cent. This latter was certainly not meant to imply high-rent privately-built apartments. In the long thirty years that have revolutionized the Canadian urban situation, the realized proportion of housing built under local slum clearance projects, to be administered by municipal Housing Authorities, was in many years little more than 1 per cent. It has averaged perhaps 5-6 per cent over the years; but only an extended survey from coast to coast could furnish exact details. The standard statistics include limited-dividend and housing enterprises (private) projects which were relied on in the early years when slum clearance programs were struggling to be born. The combined record from the beginning of post-war legislation to around 1965 suggests totals averaging less than 4,000 units a year; and about 80 projects annually, of which less than half were public housing specified as such under Sections 40 and 43 of the National Housing Act. From 1965 on, there was a new phase of activity, bringing Section 40 (federal-provincial rental housing) and Section 43 (federal-provincial public housing) with action as never before. Houses built under the former climbed from 600 to 2,500; and, under the latter, from 6,000 to 28,600. For the years 1970-1974 the

averages have been 2,200 a year, and 36,200 a year respectively. (A summary for 1974 is shown in Table III) There have been welcome increases also in the advantage taken of home-improvement provisions. These changes have brought the public housing proportion to 12-15 per cent, though expansion is completely different from that of the 1940's, and the extent of low-income building deficits — this time inherited from 1945-65 — is a big question mark.[7]

TABLE III

"Low-Income Housing" under NHA Provisions, 1974

Areas	Type of Housing				Totals
	Apartments Etc.	Row	Duplexes Etc.	Single Units	
Main Metropolitan Centres (22)	9,957	2,769	401	4,343	17,470
Large Urban Centres (20)	2,494	248	214	923	3,879
Other Centres	3,271	1,038	414	3,538	8,261
Total Canada	15,722	4,055	1,029	8,804	29,610

Source: Compiled from *Canadian Housing Statistics, 1974.* Components are distinguished by location, and type, as above, but not by NHA provisions. These include (1) loans to entrepreneurs and non-profit corporations for public housing (Section 43), (2) federal-provincial rental and sales housing (Section 40), (3) cooperative housing, (4) student housing, (5) assisted home-ownership (Sections 15, 34, 58, 59).

It is also true that particularly after the 1968 Conference and the CMHC appraisals around this time, there was a series of extensions of "non-profit housing", including hostels, student accommodation, homes for the aged and handicapped, and a few rehabilitation projects. A beginning has at last been made in aiding cooperative housing, which has suffered even more neglect than public housing. If only ten per cent of the huge budgetary aggregate of housing aids and subsidies had flowed into cooperative housing of various kinds, the products — in low-income and moderate-income beneficiaries, in the impact of this prime intermediate form of home-ownership, in shareholder participation, in choices and management — would have been a matter for national self-congratulations.

This story is not complete unless it is recalled how conference after conference urged public housing programs in all their phases, over this crucial period. From the famous Bruce Report (Toronto), the lesser known but comparable Civic Improvement League report (Montreal) of 1935 and the hearings for the 1935

and 1938 National Housing Acts, there were recommendations of which the Curtis Report took note; and there were many afterwards, culminating in the highly representative Canadian Conference on Housing of 1968. A simple listing is impressive: it would take all available space to cite their major recommendations on income groups and the public sectors.[8] They include: the Canadian Adult Education Association (1943), symposia at McGill University and at the University of Toronto (1944), the Canadian Congress of Labour (a pamphlet by Dr. Eugene Forsey, 1944), the Community Planning Association of Canada (1948), a series of reports by the Vancouver Housing Association (1946-1950), the outstanding active work of the Citizens' Housing and Planning Association (Toronto, 1944-1949) which finally produced Regent Park (1949-1962), *Community Planning Review* articles (Community Planning Association of Canada), and a continuous output of *Canadian Welfare* articles throughout the whole post-war period. The herculean amount of citizen action required to establish the need, persuade three levels of government, satisfy CMHC regulations, and get plans and construction completed, then to secure managers, to aid the formation of tenants' associations, and keep information on the projects up-to-date, is comprehensible only to those who have taken part in these efforts. Regent Park in Toronto was finally built after at least a decade of preparatory work; much the same was true of the "Strathcona" (MacLean Park) project in Vancouver, whose first phase was achieved in 1963.[9]

Assisted home-ownership became more and more the dominating unit, in the assessment of NHA (National Housing Act) and CMHC operations. Loan ceilings were raised from time to time, and many other details were added and revised, as costs of the "standard house" increased. The averages of $11,000 rising to $14,000 in the 1950's, and $25,000 today (requiring a down payment of $4,500), highlight this story; but the distribution among income groups is much more relevant to policy assessment. (Prices of houses whose mortgages were aided by CMHC in 1974 ranged from $15,000 to over $40,000; the latter for families with incomes over $15,000 a year). So also are the swings to housing types other than the one-family unit or the duplex. Not cooperatives, but limited-dividend projects were favoured in the 1950's; and many of these were for old people only. The apartments (later, "high-rises") which characterized the most recent decades were relatively high-rent units; but nowadays $150 a month and up are common, and rent control is a source of acrimonious controversy. Most recent of all are condominiums, enthusiastic-

ally adopted by real-estate companies from the example of U.S. innovators, because the bulk of the capital is furnished by a large pool of would-be residents. But, in addition, owners of conventional housing hugely inflated in value (e.g., built for $7,500, now valued at at least $40,000) have been able to sell their homes to realize the large sums demanded for condominium-suite purchase ($40,000-$50,000 being typical; and, by some commentators inured to inflation, regarded as moderate). Characteristically, some entrepreneurs who have acquired apartment-blocks have endeavoured to convert them to condominiums, requiring the tenants to *purchase* their units, under compulsion to move out if they are unwilling or unable to do so!

At the other end of the private-market housing range, trailers and "campers" (including adapted station-wagons and trucks) have multiplied. The market for what are now significantly but misleadingly described as "mobile homes" has become a profitable and heavily-advertised one. More than one instance has been reported of an entrepreneur who is buying up old buses to convert them into fully-equipped luxurious campers so that "homes can also roam". And city newspapers, along with articles on the "housing crisis" (some of which is always blamed on rent controls) carry five or six page supplements devoted solely to real-estate advertisements, of houses, luxury flats, units in modern town-house complexes, high-rise but superbly-equipped condominiums, and retirement paradises.

Not housing shortage, but *housing distortion,* is today's predicament. In some brackets there is more supply than ever in Canada's history. But is it surprising that one recent detailed analysis of the overall situation entitled its book (1972) *Programs in Search of a Policy*?[10] And, in addition, a 1975 survey of cooperative housing and related efforts in Canada, sponsored by the Canadian Council on Social Development (formerly, the Canadian Welfare Council, with a thirty-year record of housing enquiries, conferences, and recommendations), chose as the main title for its report, *In Want of a Policy.* It is a fitting prelude to the main concern of this chapter to cite the following from the Council's National Conference on Housing (1968) and the brochure issued by the Canadian Government in preparation for Habitat, the UN Conference on Human Settlements:

> The housing aspirations to which we are now committing ourselves cannot be realized unless there are teams of people firmly based in the structure of government at federal, provincial and local levels, whose job it is to think about housing, to

> evolve and administer a housing policy, and continually to contribute the housing element that must be incorporated in economic and social planning at all levels . . . Government needs a forum for expert debate about housing policies. *But the forum is useless if there is no one, with power to act, listening to what is said there.*
>
> (David Donnison, 1968 Conference; p. 2)

> A better calculus, a fuller cost-benefit analysis, including so-social and environmental costs — in a word, more accurate tools for the planner and the developer — these are a precondition of making better sense of human settlements in the future.
>
> (Barbara Ward, *Human Settlements: Crisis and Opportunity,* 1972, P. 7)

THE NEEDS

Incomes: Reality, and Challenge

For a fully-effective national housing policy, the most important of all fundamentals is the *distribution of income.* And it is, by policy makers and real-estate developers alike, the most benignly ignored. In the twentieth century, whatever it may have been in past eras, housing must be adequate and available for all citizens; not for the favoured few, and not only for those who (with a variety of subsidies, tax concessions, and commercial expedients) "can afford it." Catherine Bauer, one of America's most outstanding housing experts, had this in mind when she wrote — as far back as 1934 — that "housing is the index of civilization". In a comparison of the countries of the world by their housing conditions — and the measures they have taken to meet the facts of income-distribution — there is no more severe or revealing test. This kind of comparison is much easier today than it has ever been before, because of all the work of the United Nations specialized agencies. The new consciousness of the Third World and also the UN Habitat Conference are the most recent and dramatic evidences. Although this section of the paper focuses very deliberately on Canada alone, Catherine Bauer's statement should be borne in mind, and some comparative references will be essential.

The first necessity, as every social educator knows, is to understand the income-structure realities. There is no more significant summary than that recently provided by Statistics Canada, in a detailed examination of the subject covering the period from the

1950's to the present. The essence of the situation is the proportionate importance of all family incomes when they are divided, by size, into five sectors, from bottom to top (TABLE IV).

TABLE IV

Proportionate Distribution of Family Incomes in Canada, 1951-1972

Year	Bottom fifth	Second fifth	Third fifth	Fourth fifth	Top fifth
1951	6.1	12.9	17.4	22.4	41.1
1957	6.3	13.1	18.1	23.4	39.1
1961	6.6	13.5	18.3	23.4	38.4
1967	6.4	13.1	18.0	23.6	38.9
1969	6.2	12.6	17.9	23.5	39.7
1971	5.6	12.6	18.0	23.7	40.0
1972	5.9	12.9	18.3	23.7	39.1

Source: Statistics Canada, *Income Distributions by Size in Canada,* selected years. As reproduced in *Canadian Fact Book on Poverty,* Canadian Council on Social Development, Ottawa, 1975.

The "bottom fifth", that is the lowest twenty per cent of Canadian families as distributed by income had 6.1 per cent of all income in 1951 and 5.9 per cent in 1972. The "second fifth" has varied only a little around 40 per cent. In other words, the *distribution* of income — the relative weight of the poor, the middle, and the wealthy — has remained virtually unchanged in these highly important, and relatively prosperous years.

Of course, the dollar amounts of family incomes have changed greatly, indeed spectacularly. In 1965, the upper limit (not the average) of those families in the poorest sector was $3,320; in 1972 it was $5,515. Inflated dollars, of course, and the better to appreciate the burning question of "affluence versus inflation" in the post-war decades, it is instructive (and astonishing) to look at a compilation which was basic for a comprehensive approach to housing, as far as it could be measured for 1941-1946 (TABLE V).

These are indicative figures only: fully comprehensive statistics on incomes have always been hard to get, and compilations have been much improved in recent years. But this flash-back is essential, not only for perspective, but in order to be fully aware of

TABLE V

Some Indicative Figures on Changes in Income Distribution, 1941-46.

Income Group in Dollars	Urban Wage Earners All Categories, 1941*		Individual Taxpayers, 1946	
	No.	%	No.	%
500- 750	331,900	22.6	443,000	17.4
750-1000	286,800	19.4		
1000-1250	303,500	20.7	665,600	26.1
1250-1500	157,800	10.7		
1500-2000	224,400	15.2	658,450	25.9
2000-2500	86,800	6.0	380,300	15.0
2500-3000	30,400	2.1	162,525	6.3
3000 and over	48,100	3.3	245,934	9.3
Totals	1,469,700		2,555,809	100

Source: Marsh, "The Economics of Low-Rent Housing", *Canadian Journal of Economics and Political Science,* February, 1949, p. 17. Adapted from *Social Security for Canada* (1943) and *Canada Year Book* (1947). An additional footnote listed the following for married men in 1942, excluding agriculture and the armed services: below $1500, 44.5 per cent; $1500-$2000, 25.7 per cent.

the dramatic change in housing calculations which has been forced on everybody by the economic events of the last three decades. Having close regard to family budgets, rent capacities at not more than 20 per cent of those budgets, and possibilities even of assisted home-ownership, rents would have to have been from $15 to $33 monthly for 33.4 per cent of employee-status families in 1948; and suitable houses for mortgage-purchase by the next (middle) 32 per cent would have to have been built for $4,000-$6,000! For that lowest third in 1948, with incomes not higher than $2,000 a year and many with incomes less than $1,500, some home-ownership might have been possible if the houses could have been constructed for $3,000-$4,000; and this would have to have assumed very small down payments and a mortgage repayment period of at least 30 years. Under the early Canadian housing legislation in 1935, 1937 and 1938, something approaching this was actually possible, but it would have taken lengthy consideration of the Acts and their changing provisions to achieve any precision. In the immediate pre-war years, 1935-1939, dwelling units built in all of Canada rose from 19,000 to

32,000 annually; and it is estimated that somewhat less than half of these were assisted in one form or another. The most important effect of the legislation was to reduce relevant mortgage rates to around 5 per cent. No public low-rental housing was built, although attempts were made by citizen groups in a few cities. Some recent relevant figures relating to borrowing are given in TABLE VI.

TABLE VI

Family Income Levels of Borrowers under National Housing Act, 1974

Income Level in Dollars	Borrowers for New Housing (NHA) Selected Metropolitan Areas (22)	Other Areas	Total Canada	Condominium Tenure: Metropolitan Areas
	%	%	%	%
Under $8,000	6.8	10.0	8.4	(a)
8,000-9,000	7.2	7.6	7.4	(a)
9,000-10,000	10.9	10.2	10.5	(a)
Under 10,000	24.9	27.8	26.3	10.6
10,000-17,000	57.1	54.6	55.9	49.9
17,500 & over	18.0	17.6	17.8	39.5
			(b)	(c)

Source: Summarized from *Canadian Housing Statistics 1974* pp. 78-79 (8000-8999, etc. (a) not available. (b) a total of 18,985 loans. (c) a total of 6,471 loans.)

This background is enough to underline the income imperatives of policy making. There are two primary conclusions. One is that the most submerged groups, low-income people and families, cannot be properly housed without special measures realistically geared to their circumstances. The other is that there is no one all-purpose approach — be it rental or ownership directed. A housing policy must seek for, and utilize, a variety of methods, most of which will require innovations, compromises, and government participation.

The Community Essentials

The second essential in a valid housing policy is the clear recogniton of its community context. This is a threefold imperative:

(a) Housing must be related to urbanization patterns and trends,

industry and employment, regional development both planned and unplanned; and of course all the fiscal aspects of economic growth, decline, or stimulation, because of the weight of construction expenditures and employment in the national aggregate. This is a social as well as a physical matter; and social, in that we are dealing with people, as well as economics and the monetary and production measurements and impulses. None of this, it needs to be added, is solely a private or "business" matter. The public components are ubiquitous, whether they are fully realized or not.

(b) Housing is not family living or satisfying social life without regard to *neighbourhood,* its amenities, utilities and social contacts. Children need schools and recreation, mothers need to shop; social services may be sparse, or they may extend to community centres, meeting halls, churches, theatres, branch libraries, restaurants, health units, day care, kindergarten or nursery schools. A well-designed and well-located neighbourhood may have gardens, parks and playgrounds; *walking* may be reasonable and attractive. An isolated village or a sterile suburb may need transportation and communication services more rewarding than the constant automobile and the tedious television set. These are only pointers: there is much more to the expanded view of "housing" than this. It would be closer to the realities of current living problems to say that *rediscovery and regeneration of the local community,* in all its manifestations, is the need which must now be tied in with assessments of our housing stock, and with the increments added in the recent decades — not forgetting the attendant demolitions and including inner-city areas, suburbs new and old, small towns, and rural centres.

(c) The third dimension, intersecting with the others, is the issue of citizen and neighbourhood consultation in making plans, looking ahead to changes, and choosing between alternatives. This has surfaced today in many forms — tenants' associations, parent relations and adult education in community schools, surveys and task force reports. It is to be welcomed. Housing policy will not be sufficiently robust, and it will certainly not be markedly changed, without a greater flow and interchange of critical *information* than has been characteristic until recently. Public and private contributions must be seen as equal partners, though the proportions and components may vary according to time and location, which ought to be continuously monitored. The mortgage subsidy is only one form of financial aid: it is futile indeed to cling to the nineteenth-century hopes of "filtering down" —

the belief that pouring in money at the top will somehow produce enough (second and third-rate) housing at the bottom. And planning will not succeed in realizing better housing and better cities unless it is shared at all governmental levels, and illuminated by social expertise at the administrative points and by citizen interest among the residents.

Types of Housing

The Curtis Report stressed repeatedly that housing policy can only serve the total population through a multiple attack program. "Provision . . . will have to include home ownership, home improvement, slum clearance, low-rental projects, and farm and rural housing . . . All methods of participation in the financing and operation of housing schemes will be needed and should be encouraged; public, private, and cooperative." In its recommendations, based on the detailed examination of income groups and residential distributions, the Report gave separate and equal weight to (i) town planning, (ii) home ownership, (iii) low-rental housing, (iv) farm housing, (v) cooperative associations, (vi) company-owner houses in industrial areas, and (vii) renovation and improvement programs, in that order. And at the outset it stressed that "special attention, in the advance preparation of plans, should be given to low-rental housing and farm housing, in which the country has had little or no experience to date".

So clearly was income distribution a factor in this conclusion that current rents as well as incomes were analyzed for the "lower third" and the "middle third" for metropolitan tenant families. The upper income boundaries of these groups ($1,200 and $1,800 respectively, with typical rents of $19-24 a month) of course seem unbelievable to contemporary eyes. But rents and house valuations were all destined to rise far more than incomes, and to levels more than tenfold, by the 1970's. In terms of assisted housing, of whatever kind, two facts are paramount: (a) the actual make-up of government-aided housing turned more and more exclusively to home-ownership, while public housing encountered a continuing variety of delays and resistances; (b) the proportion of people (mostly families, and mostly urban) for whom home purchase through mortgages was feasible grew smaller and smaller. Modifications in NHA provisions, especially for down payments, the period of amortization, and interest rates were many.

In the early 1950's it was commonly agreed in citizen-conference

discussions, of which there were many, that home ownership was within the grasp of not more than half, and more realistically 40 per cent, of urban families. In the 1970's with the sky-rocketing of real-estate valuations, 10 per cent, and even 5 per cent, is more likely to be suggested. Whatever the adjustments that may reasonably be made for so complex a matter as types and standards of housing, locations, and family resources, it is clear that assisted home-ownership cannot be a single-resource solution; and equally — now a corollary as well as a national alternative — public housing is more necessary and important than ever before.

Once a more balanced view is achieved, of what "housing" means in a national and properly-informed context, two crucial implications become clear. The housing shortage which has been unquestionably one of the causes of price and rent escalations, *has itself been caused* partly by the poor performance almost everywhere in public housing production. By the same token, the remedy for current real estate inflation is to *increase the supply* of adequate rental housing. Public housing (which must of course be interpreted as multiple-type) is not something "just for the poor", if indeed it ever was, it is for a major proportion of Canadian citizens, and itself a remedy for a more stable and equitable price structure. If cooperative housing is given much greater aid and encouragement than it has received in the past, the effects are further reinforced. Once again, abstractions like the aggregated "housing starts", or the economists' "demand-pull" and "cost-push" are of little value unless the *components* of the multiple-needs housing situation are properly explored.

(a) *Rental Housing*

It is surely apparent from the evidence of income distribution, apart altogether from that of housing prices, that the large middle-income sector of Canadian citizens must be catered for with appropriate programs. Assisted home-ownership, when a down payment was $350 and a 20-year mortgage started purchase on a $3,500 house, is one thing; houses at $45,000 and $50,000, whether old or new, and at present rates of interest, are quite another. Rental housing is no longer equated with housing for the poor. The boom in apartment building (at high rents) has raised the proportion of tenant families to what it was in earlier days and in many cities (notably Montreal). Cooperatives are an important and sadly neglected answer, but styles and projects of intermediate rental housing are needed and, *given new policy*

directives, perfectly feasible and potentially attractive.

There are plenty of models in Europe and elsewhere to be assessed. Town house projects in Canada, in only the last few years, are rich in good designs and innovative features. Business magazines are full of devices being invented for efficiency, comfort and better working conditions generally, for industries and offices. Is it too much to enlist a corps of technicians, architects, and designers who devote their skills and imagination to *public projects* with *an informed understanding of family, personal and community needs* as guidance? Row housing, modified town houses, three-storey or smaller apartments rather than towering high-rises, are all adaptable — to privacy, to open-space provision, to facilities for children — if they are not curtailed by limitations of space, obsolescent by-laws, economies which ignore the demand for amenities and neighbourhood. High-rise apartments, it has now been proved by unpleasant experience, are not suitable for children who, in such surroundings, can be a burden and source of anxiety for parents who have to watch them. A day-care unit, a nursery school, a well-equipped laundry, meeting places for social purposes or joint enterprises, not only meet these needs, but may render the living situation more comfortable than the conventional mortgaged bungalow; certainly more than the deteriorated house in a neglected neighbourhood which for many is the only choice. Privacy is not beyond the ingenuity of architects through sound construction, and partially-walled patios. Lawns, trees, balconies, miniature gardens, can be designed for families and for old people (living alone or with their relatives), and not merely as "landscaping". Accessible workshops can be a part of the total complex for recreation, maintenance, or hobbies, for those who are interested. There must of course be an acceptable kind of management: concerned with service, not with bureaucratic regulation. Much of this is itself a function of the *amount* of "intermediate housing". When it is accepted rather than obtrusive, when it is seen, and operated, as responsible public service, the "climate" will change.

Again it has to be indicated, that housing units by themselves are only half the prescription for livability and perceptible citizenship, if there is no provision for amenities and neighbourhood (created or restored). Along with this, if there is socially-conscious planning and administration, will go the contributions to "social mix" — not only in terms of income groups, but in terms of age groups also — young couples and older persons, children

and adults, all the variants of the family cycle. With a variety of housing, there is less need for moving to the suburbs, to the apartment district, to the rest home. It is an important corollary that all this will be facilitated — it may indeed only be possible — if, in all metropolitan areas, there is a metropolitan housing program which will permit a much better balancing of densities, more availability of sites, a little better understanding of the give-and-take of planning for social objectives than the enforced competition of multiple municipalities.

Against this background, it can be hoped that a new perspective could open up for the public housing that is perforce planned specifically for the lowest income groups — the poor, remembering that poverty is not a matter of income-level alone. "The poor" may be the separated woman trying to work and bring up her child or children, the handicapped worker, the aged, the unskilled, the immigrant whose motivation is high but whose resources are low. Low-rent housing, even when it is very low indeed for the poorest persons and families, is not an all-sufficient panacea against the evils of poverty. A series of services is needed, as for all social ills, from child-welfare and educational aids for children, to counselling, to health services and to job training if these are relevant. But good housing, to say nothing of "social mix" and the lessening of disapproval, is the core around which fuller life can be much more rewardingly built.

What of Canadian adaptation? Comparable experience is available for the whole gamut of public housing if only the policy-makers and the public choose to examine it. With fifty years or more experience, Britain has some of the best examples in the world, in structure and design, recognition of different family needs, social services and management, in old and new localities, in new towns, in rehabilitated neighbourhoods. Swedish and Danish authorities are the first to give advice on what to avoid and how to meet problems wisely; they have pioneered not only the fiscal arrangements between tenants, owners, managers, cooperative associations and governments, but the social services which transform apartment blocks into resources for family living (including working mothers). They have long ago rejected the segregation of the aged in "senior citizens' housing" (old people's homes), and they administer occupancies to include one-parent families, grandparents, and single pensioners (with day-care if needed). Landlords are not permitted to exclude children! ("adult oriented" is the current euphemism for excluding them, in Canada).

Some of the best public housing, in architectural terms, has been built in Canadian cities (Toronto, Vancouver, Halifax, and several of the smaller towns). The problem is that it has been too little; that it has taken monumental efforts by citizens' associations; and that regulations of ever-increasing detail have added to the reluctance of municipal governments to undertake projects. Canadian practice, thanks to the concerned advocates of the early post-war years, has utilized flexible income-rent scales, not the ultra-low ceiling of U.S. practice which all too successfully restricted public housing occupancy to the poorest poor (who would thereby never compete with "the free market"). Very special factors, including the flight to the suburbs of the wealthy, the migration of ethnic groups to the cities, and the block liberation movements, account for the New York "ghettos", and the riots of Watts, Chicago and Detroit. They have sadly obscured the valiant record of the first projects from the New Deal days and their innovative administrators. A sympathetic study of U.S. public housing would yield lessons and dissipate unreasoning prejudice. Housing experiments cannot be separated from the malaises of our times. An international outlook, which again and again will reinforce attention to the two imperatives — recognition of income-structure and community contexts — is the best antidote for "mortgage myopia" and low-rental phobia.[11]

(b) *Cooperative housing*

Cooperatives are the answer to those who recognize that private mortgages have escalated out of reach, and to those who favour ownership over rental no matter what income-levels may be. They provide effectively for small savings, as well as for sharing in choices and in management. Their flexibility has been demonstrated in a dozen countries, and there is a wealth of experience from which to learn. In Denmark the movement has a hundred years of history. There, twenty per cent of the population (a million people) lives in non-profit housing of which cooperative projects form one-half and have combined, in both urban and rural districts, with local government housing agencies. In Sweden, which has faced successfully a much more difficult housing situation than is generally realized, cooperative housing constitutes only about 15 to 20 per cent of the total in most cities. However, its effect in competitive rents and prices has been most salutary; and there is a wide range of types, including size, facilities, costs, scales of government subsidies, prefabrication applications, and adaptation to slum-clearance and rural-urban

balance. Other Scandinavian countries, notably Finland, have used the cooperative device with great skill and adaptability. Canada is not wanting in cooperative capacity: the farm cooperatives in the Prairie Provinces and Ontario, credit unions in Québec and British Columbia, all have a long history; cooperative projects have been aided by provincial governments in Saskatchewan and Manitoba. Many trade unions have good connections with credit unions, and teachers' housing projects (e.g., in British Columbia) indicate the possibilities of relating pension funds to housing finance.

The Curtis Committee (which included two or three cooperative representatives in its personnel) was quite explicit on the subject; its basic recommendation bears complete citation while some of the specifics merit emphasis:

(1) The National Housing Act should be amended to include special sections relating both to home-ownership and low-rental projects, *including single and multiple dwellings, and accessory units,* which will extend the available facilities to cooperative associations, *whether for urban or rural application.*

(2) Interpretative clauses should define a housing cooperative as meaning a group of persons associated for the cooperative building or ownership of homes, the definition to be in conformity with that set out in provincial legislation on Cooperative Associations where this exists, *or stipulating the principles involved for areas where there is no such legislation.* The by-laws and regulations of such housing cooperatives should be required to be satisfactory to the Minister in charge, but in other respects cooperatives may be placed *on the same basis as Local Housing Authorities or limited-dividend corporations* operating in the housing field.

In the face of these many facts, the lack of specific assistance (if not outright resistance) shown to cooperative housing over so many years is at best a mystery, and at worst a plain delinquency. Limited-dividend corporations were apparently regarded as an adequate substitute; and the situation has been further confused because so many "non-profit" provisions have applied only to old peoples' homes and undertakings by charitable or service organizations. It was not until 1972 and 1973 that amendments were added to the already complicated National Housing Act, and concrete recognition of "non-profit" projects came with the

setting up of a Community Resource Organization program (which included the appointment of field officers to check on projects regionally). Only a minor proportion of the funds allotted has so far been channelled into family housing (70 per cent of 1974 loans went to senior-citizen projects). Miscellaneous applications serve to confuse the rôle of cooperative associations proper within the so-called "third sector", and there are many complaints of delays and non-recognition of the necessity for sustained preparation activity and "start-up" funds.

This record of long-drawn-out delay and piecemeal improvization is far from what could have been accomplished by a straightforward invitation to the important sections of Canadian citizenry interested in cooperative enterprise. There would have been pros and cons to be considered, and administrative relationships to be worked out. But twenty-five yars of invaluable experience and contribution has been lost. Like public housing with municipal sponsorship, it would have made significant contributions to supply, probably to neighbourhood and suburban community-building, and it would have provided a recognizable channel for the much-needed consumer's voice. The most recent report (1975) compiled by the Housing Committee of the Canadian Council on Social Development, asking for a new look — "a revised and consistent approach" — should be taken seriously by all concerned in the reconstructions envisaged in this chapter. It is paramount that the Cooperative and Community Projects Division, side by side with the Housing Division of the Department of Urban Affairs, should be empowered to deal with provincial departments, local governments and cooperative associations directly without the intervention of CMHC as an investigatory or administrative screen. A national conference on the subject would be helpful, but it should have national *action* high on its agenda.

Land Costs

It is only too well known that in the last thirty years, land costs have sky-rocketed. With some variations between municipalities and different parts of the country, the cost of the site on which a house is built has doubled or tripled or more (when general prices have only risen around 25 per cent); and the rise in proportionate cost has been greater than the proportion of increase attributable to materials, or to labour, or to financing. Simplified

explanations are equally common, ranging from "the trend to the cities", or plain "urbanization" (which is the complex sorted out in a dozen directions in this chapter), or the attribution to "planning" on the grounds that planning requirements place restrictions on serviced land! Restrictions, in the total picture of residential development, there certainly are; but the contribution, or lack of it, which has derived from municipal and metropolitan planning — to say nothing of federal and private financing — needs the most perceptive elaboration.

"Land" for housing purposes means many things. There are vast differences between a fully-serviced but vacant lot in a well-established high-income district; a lot in the "east end" dating from the days of grid subdivision without trees or sidewalks, and much do-it-yourself construction; a new lot in a new suburb with a long rural background; a lot in a downtown urban centre where great multi-storey commercial buildings are now contemplated; a group of lots being considered for a luxury apartment or a condominium; a lot in an area requiring slum clearance or urban renewal, or perhaps a new transportation facility; and for that matter, a lot of equal size and building capacity in a municipality directed to high-class residences, as compared with one in an old, more miscellaneous, less restricted, possibly more commercialized municipality. The differentials are critical: as much so as the differences between rental and ownership housing, between private and public enterprise projects, and all the financial differentials which have applied to the housing expansion, remarkable as it unquestionably is, in the Canadian post-war era.

Not only in retrospect of the outpouring of Canadian populations into the suburbs, but in relation to comparative experience which might have been utilized (notably that of Stockholm, which began acquiring suburban land reserves as far back as seventy years ago), Canadian metropolitan areas have suffered severely from the lack of regional planning and land control which could have been much more easily implemented in the 1950's and early 1960's. Land assembly provisions there have been, but they have not been clearly integrated to city or to regional residential plans and surveys. In the inner cities land banking has been thwarted alike by public apathy and municipal shortcomings, or assemblies have been in relatively small parcels for private real-estate projects or downtown structures. In the outer areas, farm lands have been rapidly acquired for speculative residential building; rural lands of various kinds (not agricultural alone) have been

used up for transport and power projects etc.; the valuation placed on adjacent sites has accelerated without control, and new subdivisions have been welcomed by municipalities in need of tax revenue. Adequate master plans could have stabilized values, saved potential residential areas from speculative acquisitions, and preserved open space and farmland. The supreme advantage of a metropolitan government system is that, by long-range and continuous-review surveying, it not only achieves economies of costs but permits an equitable sharing of revenues between constituent municipalities and sub-districts. Today, one development after another brings to light this latter need.

Supply Contributions

The timing, and the distribution, of housing expenditures are clearly crucial, also, in economic terms. Typical budgets for federal loan contributions by 1970 were of the order of $350 millions annually — as much as was devoted to housing in the whole period 1946-1969. The proportion now devoted to low-income rental projects is of the order of 10 to 12 per cent, whereas it averaged only 2 to 5 per cent of the total during the preceding twenty-five years. All components would be radically different if all income groups, neighbourhood programs, and cooperative contributions were part of a balanced national policy. It is only reasonable to conjecture what would have been the situation today in housing starts, property valuations, rental housing, and urban patterns generally, if these proportions had been reversed: in other words, if the policies and the priorities they embodied had been directed to the low-income necessities, considered at least as important as middle-income home purchase. Is it not likely that, through such wiser and stronger plans, real-estate inflations would have been substantially lessened?

"Planning" as Foresight and Objectives

At the very mention of "plan" some words of caution are necessary. There are many kinds of plans — and, for that matter, many kinds of planners. All large businesses engage in planning, some even on an international scale, but the plans are directed at self-regarding economic growth. Plans are made for a dozen-and-one relatively small ventures, for high-rise banks or offices on city blocks; for shopping-centres, luxury condominiums and retirement homes; for subdivisions carved out of former forested

areas or agricultural land; and everywhere and on a grand scale, for freeways and airports. Comprehensive plans for a whole city, for a metropolitan complex, for a well-defined region, are a completely different matter. Misconceptions are so rife, in the press, in public discussion — even, it must be acknowledged, among a few professionals and government officials — that a clear statement of what is referred to here had best be made.

A master plan is not, by definition, authoritarian, arbitrary, or unchangeable. It must take a reasonably long view, e.g., five and ten years, in two or more stages. Its main features, and any significant details, are subject to review annually. It must be as visible to public viewing as models, maps, films, and other explanatory devices can make possible. It must be discussed by an appropriate panel of both professionals and citizens, in its initiatory stages and at review times; and there must be clear information and appeal procedures for everyone affected by it.

Above all, it must be comprehensive — socially as well as physically. The critical data for housing policies, all too often ignored, have already been mentioned. The planning context of housing, which is best described as community-building, must extend not only to physical utilities, but to social services widely conceived, to open space and recreational facilities, and to the most desirable relationships between residence and work, employment and industry. For the big population centres, the scope must be metropolitan, which integrates the goal of satellite subcentres, aided by greenbelts on the one hand, and the preservation (or in some cases, restoration or creation) of neighbourhoods on the other. Even the metropolitan patterning and, even more, that for smaller centres, *must be regional*. The farm population is declining alarmingly, and farm land is becoming more and more precious. City dwellers depend on agriculture, and farmers depend on urban markets. Regional planning accordingly must encompass the hinterlands (and may include forestry, waterways, wild life, summer resorts, etc., to say nothing of transportation or power), not just the urbanized area, spread out though this may often be.

Of course this will require new forms of cooperation, and commitments from many directions, private as well as public. It will not help to scorn this as "utopian", nor to condemn it as "bureaucratic". The pressures of the next decade are already too great, and the new "scarcity of land" (even for Canada) has already made itself evident. What must be understood is that a regional plan blocking out at least the main areas, functions, and targets,

produces a measure of *stabilization.* It is this which has been disastrously lacking during the past twenty years in which so much of our present urban crisis has been generated. "Competition" is not enough; "growth" is not enough. Speculation, real estate competition, unplanned or narrowly-conceived development have all played their part in the escalation of land values. Reserves of land, designated and controlled areas for residence, business, and transportation, would have avoided much of it. But there has been little or no educated regional outlook to demonstrate the program and to convince citizens at all levels that they must secure it. The next decade must be different, not only to lighten the burdens of misdirection from which we are now suffering, but to create better living conditions, with hope and a sense of accomplishment, in the future.

Re-ordered Governmental Directives

The strategy of housing in Canada, whether deliberately or by a complicated process of compromise, has been threefold: (1) Federal Government participation has been limited to channelling and subsidizing mortgage money. (2) Municipalities, the most directly concerned with housing, neighbourhoods, land usage and local planning, have had to act through provincial sanction; major projects have had to be negotiated through federal-provincial partnerships. (3) The preference given to home-ownership (interpreted as private mortgage financing) has been given more and more prominence over the years, to the point where other forms of housing provision have become virtually marginal. The exception has been the private high-rental apartment project; cooperatives have been the chief sufferer. In all of this, the increasing presence of CMHC as the intermediary has served to insulate citizens and local governments alike from federal contacts, and to substitute a formidable structure of regulations for long-term and comprehensive-objective plans. Directives "from the top down" have grown, surveys and initiatives "from the bottom up" have been inhibited. A reformulation is called for which will stimulate and balance the flow of information and cooperation in both directions, and vitalize its application to equable solutions and socially-defined targets.

(a) *Metropolitan Reconstruction.* The massive growth of our cities — possibly the most important fact in Canadian evolution — is not receiving the attention to social and constitutional reconstruction it demands. This is an issue not only of work, education, and culture as well as residence, of local democracy

as well as of municipal finances, but of the whole potential of social planning achievements versus a barrier of delays and multiple jurisdictions. City-suburban centres now housing one, two, or four million people are bigger than some of the smaller provinces; yet they are governed, or regulated, by ten, twenty, or more municipalities of varying size, importance, and local conditions, along with a network of improvized regional agencies for water supply, sewage, parks, hospitals, and other utilities or services. It is symptomatic, and surely intolerable, that the numbers of eligible voters who actually vote is frequently only 30 to 40 per cent of the total or less, even on referenda and special expenditure items. Civic centres and land-assembly plans are among the critical issues that have been blocked or emasculated on more than one occasion. Citizens who live in one municipality often work in another, commute through several, and may even find some of their education and recreation in yet other places. Such "citizens" are hardly likely to be active or knowledgeable participants in municipal affairs. At worst, the heaviest burdens of transport, downtown development, cultural facilities, etc., may rest inequitably with the central city, while the best-educated and most affluent citizens reside in the more exclusive suburbs.

Municipalities, and particularly the core cities, suffer not only from these obstacles to rational and balanced development, but also from chronic deficiencies in financial resources. The tax base may be eroded by "the flight to the suburbs", yet crippling downtown densities may be encouraged because they offer higher tax revenue. Metropolitan governments are essential in a new constitutional framework, not only to liberate planning for housing, industry, service, and land conservation, but to provide the cities with new fiscal resources and adequate powers of action. It is essential to emphasize that this is not the "threat to local identities" that is so often argued by metro opponents. On the contrary, by creating a comprehensive borough system as an integral part of metropolitanization, suburban units retain their shares in devolution, while local democracy within the large core city is given new outlets. (The current interest in community schools, and the institution of community resource boards in Vancouver, are instances of the recognized need, but not necessarily of the most relevant solutions). It is one of the marks of the neglect of comparative study in matters of housing and planning that so little attention has been given to the experience of Greater London over half-a-century, with twenty or more boroughs, over 200,000 units of public housing, a variety of initiatives (including rehabilitation, cultural centres, recreational facilities)

administrative departments for housing, education, architecture, and so on, and a wide gamut of fiscal devices for housing and planning regulation and development.[12] It may be that only a Federal-Provincial-Municipal Commission, on the lines of the Dominion-Provincial Commission ("Rowell-Sirois") of 1939 which surveyed the total tax and revenue structures of the day, will permit this major revision of Canadian government. Or it may be achieved as part of a nation-wide Conference on Housing and Community Planning, uniting provincial and municipal representatives under federal auspices. But it must be undertaken, if the mounting housing pressures of the immediate future are to be transformed into an inspiring "new look" at the Canadian settlement pattern.

(b) *The Provincial Context.* Canada is a federal country, and in its whole national existence it has learned how to govern its affairs with a federal-provincial devolution of power. It is easily forgotten that because of the enormous continental size of Canada, if there were no provinces at all, regional units of considerable importance would have to be set up.[13] As it is, too much is made of regional self-concern and too little of the value of regional initiatives. Public education is eroded by the unanimous habit of the press of referring to "Ottawa" instead of Parliament, the House of Commons, the Federal Civil Service. It would help if we made more reference to "the Canadian Government", the specific ministers or departments, and "the Nation".

The key concepts are *cooperative coordination,* and *informed initiative.* For housing, the requirement of twentieth-century Canada is a permanent National Housing Council functioning directly for the Department of Urban Affairs, and having regular meetings (informed through a continuous two-way flow of information) with the housing authorities and housing councils of each province. For each province a housing authority is ever essential; in other words, the provinces must be concerned with building houses and the planning of communities, not merely with channelling mortgage money. Some provinces might prefer to have a Housing and Planning Council operating under their own Department of Urban Affairs; but the separate demands of modern urbanization can no longer be ignored. There is nothing here to prevent proper attention to rural and farm affairs (which may or may not be combined departmentally); and indeed farm and rural housing is *more* important today, for the reasons already set out above. Separate authorities with their own advisory bodies would be in order because of the special features (of climate,

equipment, community context) relevant to these aspects of life.[14]

With properly constituted metropolitan governments, the whole issue of locally directed housing would be aided and classified. A reminder is perhaps in order again that the 1980's will see more than three-quarters of all Canadians living in cities, and a majority of these in the great metropolitan centres. It is to be hoped that this will *not* mean congestion and confusion, but will be a stimulus to rational planning which can turn the multiple functions of the city into social assets. By the same token, the federal-provincial-municipal negotiations that have all too clearly been a liability of delays and regulatory detail, can be transformed into an asset of division of labour and intelligent planning.

As part of this essential reconstruction, CMHC (Central Mortgage and Housing Corporation) should be redefined and streamlined solely as the Central Mortgage Corporation, the government's principal agency for the management of mortgage loans, with all other functions transferred to appropriate departments of the new federal Housing Division, Department of Urban Affairs. Governmental leadership and inter-governmental negotiation should emanate directly from a departmental source, not be filtered through a financial intermediary, causing major policy and construction and planning projects of provincial and local governments to become inextricably confused with administrative provisions and financial regulations. By the same token, provincial and metropolitan housing authorities must be free to issue their own bonds, by constitutional clarification if this seems necessary.

Research, Cost Reduction, and Technology

It is characteristic of housing discussions that an appeal is made for technical revolutions. Undoubtedly, construction for all too long has been burdened with small-scale building, lack of standardization, high labour proportions, to say nothing of old-fashioned by-laws and regulations. On the other hand, there has been progress in prefabrication, modular techniques, materials standardization and improved fittings. CMHC has worked on all this, as has the National Research Council on building codes and structural materials. But how much study, continuously and with accumulation of experience, has been applied to public housing, to group projects for moderate-income families, to neighbourhood rehabilitation and community services?

The "NHA bungalow" received attention in the early days; but architects and designers have been drained off into office blocks, high-rise apartments, shopping centres, condominiums. Most distressingly of all, there has been no sustained effort to study and make *ready for utilization* the vast gamut of experience in all the countries, primarily in Europe, where public housing and related low-cost programs have been operating for fifty years or longer.

The urgent needs of today are threefold: (a) to coordinate such studies as have been made by various governmental bodies or their advisers, on construction techniques, designs, and related services; (b) to put new emphases on the social as well as the technical aspects of housing, and this in terms of neighbourhoods as well as the many types of dwelling-units; (c) to relate these analyses and research to ongoing and projected programs. Bulletins and reports are not enough: research must be conducted for an overriding practical purpose — to bring well-conceived projects into operation as rapidly and effectively as possible.

It is highly relevant to remember that the drive and the effectiveness of industrialized production methodology in house building depends on large scale operations — in Canadian terms, a nation-wide program. Housing is at the opposite end of the scale from the automobile plants — which many would agree have been mechanized, conveyor-belted and computerized too much. Like-wide prefabrication, which has had beginnings as early as the wartime housing of the 1940's in Canada, or the "small house" (using family labour with technical help) in Stockholm as early as the 1920's, has been developed prestigiously in the USSR — which has had to reconstruct devastated areas and set up whole new cities for millions — and there are many projects in the former British colonial empire and in today's Third World which would repay critical but sympathetic study.

Information and Training

An Urban Design (or Urban Planning) Division would be a superior designation to "Housing Research Division". It should become a service unit for the provincial housing councils, for the metropolitan planning-survey departments, and for local authorities and cooperative agencies. One of its first and most strategic tasks would be to draw up a lucid but comprehensive guide

DRINK
Coca-Cola

for the annual housing surveys to be undertaken in the metropolitan regions. This would include the data on incomes, family composition, residential and service needs of neighbourhoods, and so on so necessary for the "multiple program" of housing policy set out above. The collaboration of Statistics Canada, and the annual revisions of these surveys, would put the task of projection and long-range programming on the knowledgeable basis which has been so desperately needed in thirty years of piecemeal expansion. It could be communicated to the many citizen groups — local, national, and infrequently regional — which have striven to formulate their needs and proposals over these years; and it would help to bring a broader perspective to the scattered items that all too frequently characterize the press, radio and television. Its benefits would extend to industrial location and development, the rehabilitation of distressed areas, conservation greenbelts, and open-space issues, and other related matters of social policy, as well as its direct objectives of raising housing and residence standards, economizing on site costs through land banks, and checking on production factors generally.

In this new "intelligence unit" for national housing policy, there would be openings for graduates in social service, planning, and architecture to marry the techniques of the social survey to those of physical technology. This would also provide a valuable in-service training resource for universities and colleges conducting courses in housing and planning subjects.

It goes without saying that, among other things, the Division would channel into one organized reference unit, the documentations (including educational films and other media) on housing, planning, design, city and neighbourhood administration, social services, cost factors, etc., from all the countries with valuable public housing backgrounds, supplementing this, as incoming experience indicated, with study visits directed to special enquiries. It would be expertise with a difference. Advisers (from "senior" governments) are not always welcome; but this expertise would symbolize the direct interest and cooperative leadership that a federal government of the 1980's will have to exhibit. The housing budget will be a large one; with present urbanization and population growth it cannot but be larger as the years go by. Given this creative educational resource, the interested public will be able to learn how and why the public money is well spent. There are many who will assert that this dimension — public information, and its impact on the media and on polit-

ical orientation — is the most important in all housing and planning issues.

However, there is more to housing policy than the technologies of construction, or even the neglected areas of social and community evaluation. One is the interaction between program scale and the surfacing of innovations. When houses are built singly on separate lots, attention to neighbourhoods, job opportunities, skill training and public transit tends to be slight or forgotten altogether. Better production of designs, materials, appliances, will have no urgency if these are only scattered samples of public housing and no consideration is given to nation-wide programming for middle income groups, farm and rural housing, and community-building generally. Many European countries have architects, designers and other professional personnel who devote full-time attention to public housing — of multiple family and income range — as members of local or regional government staffs. The contrast with the technical aides retained by great business corporations and massive real-estate ventures in Canada, is revealing. There must be redistribution if the residential spread and quality of the country are to be reshaped.

Perhaps most easily forgotten of all, in this reallocation of planning and operational resources, is the training of *housing* personnel *per se*. Provincial and city governments have full complements of traffic engineers, but there are few housing managers equipped for public service. This is a training development for middle-management careers and innovative curricula in which community colleges are particularly adept, and it should be communicated to them. Career courses in community colleges are guided by advisory committees, and appropriate representatives from federal and provincial housing authorities should serve on them; and perhaps, in initial stages, provide grants for trainees and to facilitate in-service arrangements. The vocational courses in most colleges nowadays include instruction in most of the conventional building crafts. These are certainly needed, and the colleges are to be commended. But it will be a great step forward if their curricula can be opened out to contribute in this new range of services and expertise. The Urban Design Division should consult with the Manpower Departments and others, such as the Department of Economic Expansion, the Department of Agriculture, with the blessing of the Federal Government, to fashion a national system of training grants for this new area of housing policy.

CONCLUDING REMARKS

A valid prescription depends on adequate diagnosis: the analysis supports the radical redirections of policy herein proposed for Canadian housing in the next difficult and critical decades. The dispelling of over-simplified remedies is one of the needs. The "housing shortage" hardly accords with the current market for unprecedentedly costly units: it has been supported partly by faith in mortgage-subsidy and in filtering down. High-density apartments in some areas and urban sprawl in the suburbs point to failures in regional planning; just as the abandonment of thousands of miles of railways must be related to the colossal private investment in cars and the equally colossal public investment in freeways. The loss of community, both in deteriorated neighbourhoods and over-commercialized suburbs, must at least in part be attributed to individualistic house-building, competitive real estate, piecemeal regulations and uncoordinated public services. Social policy is not a matter of governmental initiatives alone, vital as these are; it must be supported, and sometimes activated, by educated publics and changes of attitude. And they must be at work in Canada, on three levels. Indeed, in so many matters of policy, which today are truly international, comparative experience must be consulted far more than has been our apparent practice. The United Nations ("Stockholm") Conference on the Environment has engendered a strong response, because issues of environmental destruction, pollution, and resource exhaustion have been brought to the fore by many of our own citizens. The UN ("Copenhagen") Conference on Cooperatives of 1973, received little or no mention in the standard press. For *Habitat,* the UN Conference on Human Settlements (1976), Canada is host and Vancouver is the site. Gratitude that we are so well-housed, relatively, is not enough. If we are willing to learn, Habitat should stimulate us to re-appraise the gaps, the shortcomings, and the misdirections, and to remedy them with new convictions and a nation-wide mobilization of energy.

FOOTNOTES:

[1]Comparative building records (dwelling units built) for the 1930's are of interest: England and Wales, 184,000 and 346,000 (lowest and highest years), United States, 93,000 and 587,000; Canada, 14,400 and 39,000. Canadian figures had to be estimated. (Curtis Report, p. 32).

[2]An excellent summary of this is available in the article by Dr. Albert Rose, "Canadian Housing Policies", presented to the Canadian Conference on Housing (1968). This Conference, and some of the revisions of the National Housing Act in the following year, marked important turning-points in national policies. The full proceedings were published by the Canadian Welfare Council and Harvest House, Montreal, 1969 under the title *The Right to Housing* (editor, Michael Wheeler). Further references are indicated as *1968 Conference.*

[3]There are varied definitions of labour force (including "gainfully occupied", unpaid family workers on farms, etc.). These figures are sufficient to indicate dimensions of change.

[4]Computed in "constant" (1961) dollars, the estimate for example for 1973, is only $76.3 billions.

[5]Construction expenditure totals for example, 1971 were around $13.3 billions (excluding repair and maintenance work) of which new residential construction accounted for a little over $4 billions.

[6]"Housing Starts" recorded for 1975 were as high as 231,500; more than for 1974, with some reduction in the apartment boom beginning to show.

[7]Moreover, the statistics solemnly record that between 1945 and 1969, urban renewal projects (69 in all) displaced 18,979 families. This would indicate the need for replacement housing alone of a thousand units a year, but this is certainly an understatement in the light of the vast amount of downtown building that has gone on, usually without benefit of any city housing or neighbourhood programs.

[8]A revealing bibliography is listed in the Appendix.

[9]The basic proposal was community-oriented, including a community centre. Only a limited housing part of it was eventually built in the sixties.

[10]This study by Michael Dennis, Susan Fish, and a group of associates, was undertaken in 1972 and intended as background for complete revision of the National Housing Act at that time. It covers all aspects of policy; including incomes, estimates of total housing need, public housing ("full recovery" and subsidized), cooperatives, home-ownership loan provisions and amendments, land and construction costs, rehabilitation of houses and neighbourhoods; federal, provincial and local programs from 1944 to 1971. Documentation includes 62 statistical tables, 35 charts, and 6 metropolitan maps; and citations from governmental and citizen submissions, materials from the Policy Planning Division of CMHC and several local surveys. It is by far the most comprehensive survey of the subject since the Curtis Report of 1944. Recapitulation of all this material, even in summary, is impractical for this chapter whose purpose is to indicate the main issues of policy revision for Canada. Relevant sections for readers needing detailed reference are therefore confined to footnotes (e.g. D-F 141-160) with a few quotations of particular relevance.

[11]An admirable but little-known example of an up-to-date study of ten different countries, including the United States, giving judicious balance to shortcomings, resistances, and achievements, is *Public Housing in Europe and America* (J.S. Fuerst, editor, and nine contributors: Croom Helm Publishers, London, 1974). It should be required reading for all housing administrators, and all critics of low-rent projects who do not know the tragic story of American housing programs.

For Canada, the best description of the efforts of personnel within CMHC (Central Mortgage and Housing Corporation), and concerned citizen groups in all the major cities, is contained in the recent book by Humphrey Carver (who was Chairman of CMHC's Research Committee from its establishment until 1955, and Chairman of its innovatory Advisory Group from 1955 to 1967), *Compassionate Landscape,* (University of Toronto Press, 1975). No understanding of the conflict between the social dimensions of housing

policy and the operation of a primarily financial intermediary is complete without a careful reading of Part Two of this book (pp. 103-166, 180-194) as well as the formal statistical Dennis-Fish report.

[12]A detailed review, which explains cautions, limitations and failures as well as successes and exemplary innovations, is contained in the up-to-date account "How Britain Builds Houses", by Terence Bendixson, in *Public Housing in Britain and America* (J.S. Fuerst, editor; Croom Helm Publishers, 1974). The way in which local action has meshed with central and regional government to undertake housing and neighbourhood initiatives is well illustrated, also, in *Housing in Britain,* (U.K. Central Office of Information, London, RFP5875).

[13]"Region" is used, at this point only, in the broadly descriptive sense of the ten provinces and the northern territories. Elsewhere it is meant to refer to a sub-provincial area defined by reference mainly to natural or basic geographical features but reasonable modifications for administrative feasibility. Most provinces have a series of regions with boundaries differing for different departments, and standardization is needed. In a modernized system, the Metropolitan area could constitute a special region. (Regions for the whole of Canada have been set out by physical and economic criteria in Camu, Weeks, Sametz: *Economic Geography of Canada,* Macmillan, 1964; and the subject is fully explored educationally in Marsh, *Communities in Canada,* McClelland and Stewart, 1970, 1974).

[14]The farm population of Canada, 2,285,000 in 1941, was down to 420,000 by 1971. The rural population (which adds to agriculture all the villages, small towns, fishing centres, etc.) which was 80 per cent at Confederation and about 66 per cent at the turn of the century, approached 25 per cent in the 1960's and is now only 16 or 17 per cent. If anything, there may be a housing *surplus* in some severely distressed or actually abandoned districts. What is needed is more than housing, however. A Rural Community Development sector in the Housing and Planning divisions is called for. It could coordinate existing rehabilitation work done by Regional Economic Expansion, ARDA, Northern Affairs, the Department of Agriculture, and add the housing component to the various special community contexts which rural (and farming, fishing, Arctic, etc.) areas impose.

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ON HOUSING POLICY AND COMMUNITY PLANNING

COMMENTARY

Ann McAfee

One is tempted to dismiss Leonard Marsh's paper as yet another historical coverage of the development of housing policies in Canada. In fact one may receive a slightly uncomfortable feeling upon reading Dr. Marsh's paper that descriptions of what are purported to be current trends primarily reflect past experience and examples more common to the American, than the Canadian, scene. For example, the cores of Canadian cities no longer suffer from an outflow of the wealthy. In actuality, the upper income household is increasingly displacing the low-moderate income family in inner-city areas. However, the repetition does serve to reinforce the realization that housing problems and potential solutions have altered little over the past thirty years.

The Nature and Magnitude of Housing Problems

One can readily agree with Marsh that the critical elements of housing stock are that it must be available and affordable. However, reliance on gross national statistics tends to hide the growing disparity between those who already own a home and those who rent, between economically advanced and less developed regions, between the inner-city and suburb and the rural and urban household. Having mentioned that home ownership during the 1950's was within the grasp of say 40 per cent of urban families while today, more realistically, less than 5 per cent of the population that does not already own a home can aspire to this goal, Marsh leaves to the imagination of the reader the magnitude of the problems.

A reiteration of the range of existing government-funded housing programs similarly fails to identify the fact that programs are simply not delivering housing. Vancouver City is a case in point. Rapid in-migration and the increase in numbers of newly-formed households over the past decade contributed to moderately priced stock being fully occupied. Land costs, frequent alterations in government policy, high financing charges, the reluctance of governments to fund existing units, and community opposition to assisted housing have combined effectively to reduce new construction to token amounts. In 1975 Vancouver housing statistics noted 178 new assisted family units and 1,417 units for senior citizens and the handicapped. A similar number of private market units

was completed. In a region of over one million people, the federal Assisted Home Ownership Program, touted as a major opportunity for young families to acquire homes, provided assistance to a total of 100 households during 1975.

The prospects for altering these patterns are not encouraging. After all subsidies and tax incentives are considered, new one bedroom Limited Dividend assisted units rent at $350 per month. Without additional subsidies, an income of $16,800 would be required to ensure that rents would not exceed 25 per cent of income. Non-profit family housing currently costs out at $350 - $450 per unit per month. Either massive subsidies will be required to house a single parent and child on social assistance (basic income $3,240) or income requirements of $16,800 - $21,600 will preclude all but the privileged few from obtaining assisted accommodation.

The prospects are no brighter for the under-housed middle income family. The Greater Vancouver Regional District noted in a brief to the Parliamentary Committee on Immigration Policy that, while housing prices escalated 280 per cent from 1966 to 1974, medium wages and salaries increased only 86.8 per cent. As a rule of thumb, an annual income of over $20,000 with a similar amount of cash downpayment is required to purchase an "average" single-family house. Thus a paradox occurs in that the cost of an "average" single-family house is more than the "average" middle income family can comfortably afford.

The lack of assistance to housing generally, and to the third sector — cooperatives and non-profit housing — in particular, should be no mystery to Marsh. In an economy which requires a four million dollar expenditure per 100 assisted modest family units, massive increases in the existing stock are unlikely to occur. Despite the increasingly desperate position of the under-housed, the majority of the electorate owns or rents housing well within its means. In Canada the under-housed are a distinct minority. To date there is little evidence that the well-housed majority sees any responsibility to alter the position of the disadvantaged. Thus the goals exist, desired priorities have been noted, but the commitment to act is absent.

Where are the Solutions?

The search for solutions no longer requires an identification of what was, what is, or indeed what should be. Rather a clearer definition is required of why solutions are not working and of how to intervene in the urban system to ensure that programs once formulated are operational. Marsh identifies several directions in which to go to seek solutions. Three of these — increasing neighbourhood participation, the concept of a multiple approach to housing problems, and the nature of the delivery system — bear further investigation.

What is the Rôle of Citizen Participation in Housing?

The late 1960's witnessed the increased involvement of citizens in determining the future of their communities through movements broadly defined as "citizen participation". In housing, citizen actions forestalled the demolition of existing communities and contributed to the demise of urban renewal programs. In response, the Canadian government established neighbourhood improvement programs. NIP was designed to rely upon requests by an existing community for services to improve the residential environment. Marsh calls for the rediscovery and regeneration of local communities through involvement. One could argue that this is being attempted through NIP. What appears more relevant at this point in time is not a call for increased citizen participation but rather an evaluation of the accomplishments of recent examples of citizen participation in the housing sector.

Evidence in Toronto and Vancouver suggests that citizen actions to down-zone and control demolitions in inner-city areas do little to maintain housing opportunities for the low-moderate income person. During the past decade, inner-city areas have provided modest cost accommodation in older buildings, owned by absentee landlords, who were awaiting the appropriate time to demolish and rebuild. As development opportunities were reduced through citizen-initiated requests for down-zoning and development controls, investors looked for alternate means of disposing of properties. The high income household, desirous of inner-city location and able to afford the costs, became an alternate purchaser. The net result, whether accomplished by a bulldozer or "white painter" has been to reduce housing opportunities for those on modest incomes. Citizen participation in older areas of the city thus appears to have decreased rather than increased or even maintained housing for those who opposed urban renewal.

Marsh chides the senior levels of government for failing to emphasize cooperatives which he feels "would have made significant contributions to supply and to neighbourhood and suburban community building". While admittedly senior governments have been slow to act, problems are closer to home.

In suburban areas the household seeking modestly priced accommodation is no doubt questioning the validity of citizen participation. Participation in existing suburban single-family communities frequently results in protection of the life style of the existing residents at the expense of the under-housed. Neighbourhood groups, quoting their right to participate in determining the future of their community, repeatedly pressure councils to defeat rezoning applications for cooperatives and other forms of modestly priced housing. There is a strange irony in seeing communities reject housing for their own children! It should be noted that such pressure is no longer exclusive to the upper-income community. In Vancouver, traditionally "working class" neighbourhoods have been equally active in opposing the construction of modestly priced accommodation.

The recent planning graduate, bred on the doctrine of citizen participation, must be increasingly unsure of the validity of the process when actions continue to exclude those most in need. In housing issues citizen participation may be, in effect, citizen privilege unless agreements by communities to assume a fair share of the responsibility for providing housing opportunities for the under-housed are incorporated as a rider in the citizen participation process.

The Commitment Package — Seeking Multi-Dimensional Solutions to Multi-Dimensional Problems

> *"The one track solution is not merely inadequate it may even endanger the realization of balanced solutions."* — Marsh.

Theoreticians identifying the "package" of actions required to tackle housing issues are increasingly seeking multiple solutions to complex problems. Marsh is no exception. However, the lack of comprehensive planning is much broader than Marsh identifies in his paper. Housing planners — Marsh among them — tend to seek solutions for what appear to be housing problems from within the housing sector. This author feels that the distinction must be made between those households in which housing is *the problem* and households in which housing is merely *a problem* in a complex association of social and economic concerns.

A case of households where problems can be attributed to the housing sector was noted in the earlier discussion of the middle-income family for which average home prices have outstripped average incomes. Programs designed to increase accessibility to housing by redressing the unit cost-income gap through alterations in land, service, construction, financing or income redistribution variables will "solve", at least for the present, the housing needs of such families. That existing programs have not been effective reflects, as previously mentioned, the magnitude of the problem and the absence of commitment to the implementation of solutions.

The situation of a household in which housing is but one of a range of social problems is noticeably different. The undertrained, the single parent, the handicapped, ill, or otherwise disadvantaged household requires a package of actions linking health, education, and housing services. Marsh's conclusion that "good housing and social mix are the core around which a fuller life can be rewardingly built" must be questioned as short-sighted. A new unit *per se* provides a portion — but it must be stressed *only* a portion — of the social service requirements of a single parent. Economic, emotional, and social problems remain, albeit hidden, within the housing unit.

During the past decade social service action programs have proliferated. Unfortunately, they have not been linked in any comprehensive manner. Meetings between a social worker, public health official, adult educator,

financial analyst, housing planner, and single parents in need seldom, if ever, occur. What are in effect multi-dimensional problems are, in fact, still treated through a series of uni-dimensional and unco-ordinated solutions. Assuming a filtering of actions, whether it be vertically through the housing stock or horizontally between various social services, is a fallacy. To provide for the complex requirements of those most in need requires the development of co-ordinated social service strategies directed to meet the requirements of specific client groups.

The Rôle of the Public Sector in the Delivery of Housing

In 1968 delegates to a Canadian National Conference on Housing expressed a need to develop "teams of people at federal, provincial and local levels whose job it is to think about housing, to solve and administer a housing policy". The casual reader of Marsh's article may assume that Canadians have failed to respond to this directive — particularly in light of the fact that Marsh continues to recommend an increase in the housing bureaucracy and additions to agencies at the federal level.

The seeming absence of a housing bureaucracy at federal, provincial, or municipal levels could not be further from the truth. Since 1968, the federal agency, Central Mortgage and Housing Corporation, has continued to expand its Ottawa staff. Attempts to decentralize decision-making across the country have bolstered staff in regional and branch offices of the Corporation. In addition, provincial and municipal housing agencies have increased in scope and level of activity. It seems worth while to digress for a moment to elaborate on recent alterations to the housing delivery system.

All provinces have created some form of housing agency. Most came into being within a year preceding or following the 1968 conference. In 1973 both Ontario and British Columbia created official Ministries of Housing.

Tasks of provincial agencies are similar — that is to respond to all aspects of housing with particular emphasis on the provision of accommodation for families of modest incomes, the elderly, and other persons unable to secure suitable shelter through the private market. All provinces operate cost-sharing programs with the Federal Government for public housing, neighbourhood improvement, land assembly and servicing. Most provinces provide additional assistance in the forms of grants, loans and preferential mortgage rates to assist homeownership, rehabilitation and conversion activities.

The level of activity of a provincial agency tends to correlate with the general level of economic development in the province. More developed provinces are best able to contribute to cost-sharing programs and to underwrite the expense of establishing local agencies to initiate projects. During 1975 Ontario and British Columbia were particularly active in developing a wide range of programs which included grants to senior citizen housing, leasehold options (B.C.) and high impact grants to

assist persons in third sector housing through the first few years of high mortgage payments. The housing sector is no exception to the rule that capital attracts capital. Studies of the regional allocation of housing funds suggest that housing programs have done little to reduce regional disparities within the country.

Municipalities have been increasing the breadth of their actions in housing. Traditionally, local governments tended to respond to federal proposals with requests for participation in cost-sharing programs. Today, municipalities are involved in a range of activities including: the identification of need and policy development; expediting of the planning process through assistance to non-profit groups, management of public housing, and provision of relocation services; and the undertaking of direct construction through municipal non-profit housing corporations.

Both Vancouver and Toronto created non-profit municipal housing corporations during 1974-1975. While it is somewhat early to assess the accomplishments of these agencies, several significant trends are developing. Two management processes have been attempted by these corporations. Toronto has established a comprehensive housing planning and production bureaucracy within a department of housing. Vancouver hired only a director of the corporation in anticipation of utilizing staff in the existing Planning, Property Acquisition, Finance, Engineering and Social Planning Departments. The combination of a knowledgeable director, available in-house staff, a sympathetic council, and accessibility to nearby federal funding agencies appears to be providing the impetus for actions in Toronto. In contrast, despite the enthusiasm of the director of Vancouver's Corporation, difficulties have arisen as a result of separating policy planning and production functions. Furthermore, the task of co-ordinating staff in several departments, differing departmental responsibilities, changes in provincial government policies and the reluctance of the City Council to provide front end and interim financing, appear to be reducing the potential for action. Cities contemplating a more active rôle in housing would do well to investigate pitfalls being experienced by these agencies.

Perhaps the greatest disappointment in Marsh's paper is the recommendation to maintain, and in fact possibly increase, the federal rôle in housing. Redirect, yes, but expand only at the expense of those presently seeking shelter. Housing markets are essentially local in nature. Programs developed as complete packages through a central office are not necessarily appropriate across the country nor indeed in both inner-city and suburbs of the same town. Donald Schon in his book, *Beyond the Stable State,* clearly makes this point in his analysis of "top down" versus "bottom up" housing planning.

Past experience suggests that at best central bureaucrats spend their time "discovering" what for some time the practitioner in the field has been able to identify as a problem. Retrospective planning means that by the time a new program is initiated by the central office, conditions which prompted the action may well have altered and opportunities for

action been lost. While Marsh notes the necessity for cooperative co-ordination and informed initiative at the national level, experience unfortunately suggests that centralizing activities gives no guarantee that housing staff will be adequately informed and actions co-ordinated between such federal agencies as Immigration, Manpower, Treasury and Finance.

There is a tendency when in doubt to recommend the creation of a new organization. Marsh's proposal to disband, or at least streamline CMHC (restricting its activities to funding), to enable the creation of yet another federal department to focus on housing policy, is a disappointing solution. To separate policy from funds is a fallacy. One is the resource for the other.

The gap between experienced need and policy planning remains. To bridge this gap requires a reshuffle of rôles and an acceptance of responsibilities in the housing sector. The growth of housing agencies during the past decade has led to a duplication of actions. All too frequently either no action occurs or a level of government least suited to a task assumes the rôle of an actor. A chart of actors and actions emphasizes the existing duplication of services and also raises the question of the rôle of user participation in the housing game.

ACTORS → / ACTIONS ↓	Ministry of State for Urban Affairs	C.M.H.C. Ottawa	C.M.H.C. Region	C.M.H.C. Branch	Province Dept. of Housing	Regional Dept. of Housing	City Dept. of Housing	Non-profit "3rd Sector"	Private Market
Develop Policy Programs	X	X	X	X	X	X	X		
Initiate Projects				X	X	X	X	X	X
Provide Funds		X →	X →	X →	X	X	X	X	X
Acquire Land					X	X	X	X	X
Set Standards		X	X	X	X	X	X		
Undertake Construction				X	X	X	X	X	X
Manage Developments					X	X	X	X	X

Consider the contents of the chart. For a federal agency to be addressing itself to architectural designs for a project the City of Victoria will have to live with, is questionable. Situations are occurring where three government agencies find they are bidding on the same parcel of land. The end result is to increase the price of the land and subsequent units. Non-profit societies frequently need several years to acquire land, plan, design, and arrange funding. With the encouragement of officials, funds are expended on projects only for agencies to find that funding priorities alter or another level of government is unwilling to support the project. Each actor has his own set of similar horror stories. The result of unco-ordinated actions is to increase expectations, frustration, and housing costs, while providing but few new units.

Re-assigning of responsibilities, transferral of staff from "remote" central offices to local levels where need is evident, training of personnel (not merely in project management, as Marsh recommends, but more broadly in development processes), and improving of communication between private producer, public agencies and the user are complex but necessary management tools needed to provide an effective delivery system.

Summary

No doubt when Dr. Marsh was first involved in developing housing policy, recommendations for citizen involvement in planning, programs to meet the needs of all citizens, and the search for solutions through multi-dimensional approaches, required radical redirections of then current thought. In 1976 these "solutions" are no longer radical. Most are now commonly accepted in theory and several of the concepts have advanced beyond the scope identified by Marsh. What Marsh fails to stress sufficiently is that there is not a lack of "suitable" housing goals but rather a lack of strong public commitment to meeting them.

REPLY TO LEONARD MARSH

COMMENTARY

Albert Rose

When Leonard Marsh attempts a half-century review of Canadian housing policies and puts forward what he considers to be certain radical propositions for the future, it is an event both in the field of Canadian social policy and in the literature of Canadian housing. Dr. Marsh has been best known for nearly thirty-five years by virtue of his authorship of the *Report on Social Security for Canada* published in 1943. In those days he was often referred to as Canada's "Lord Beveridge", without the peerage but with the nobility which comes with distinguished public service and forecasting in the field of social policy and social administration. It is less well known that in those same years (1943-45) Dr. Marsh acted as Secretary to a Committee on Post-war Reconstruction appointed by the Federal Government; in late 1944 he became the author of a volume on housing and community planning then, as now, referred to as "The Curtis Report" after the committee chairman.

In the intervening years Leonard Marsh was always close to the field of Canadian housing development, not only by virtue of his teaching and research in the School of Social Work at the University of British Columbia but in his voluntary work with the Vancouver Housing Association which was, without doubt, the most active and the most influential citizens' organization in the field throughout the entire country. There were notable contributions to the literature by Professor Marsh including one of the first publications of the University of British Columbia Press entitled *Rebuilding a Neighbourhood,* which was a study of the Strathcona district of downtown Vancouver, later the site of one of Vancouver's few important public housing projects. Until a few years ago Dr. Marsh continued to be engaged in the publication of worthy commentaries on Canadian housing policies through the work of his students. It is fortunate, therefore, that the editors of this volume were able to induce Dr. Marsh in his retirement years to review briefly the entire Canadian record since the end of World War I and to speculate about the future.

There is little doubt that this essay contains all the elements of a masterful analysis of the essentials of a housing policy. There may be some question, however, whether Dr. Marsh was wise in basing much of his analysis upon the policy formulations enunciated by the committee which published his work in 1944. In one sense he has an important point: that more than thirty years ago it was possible to discern for

Canada and Canadians the essential requirements of adequate housing policies and programs. As one reads the chapter and notes his return again and again to the formulations of his first major report on the subject, one has a sense of *déjà vu* and also an impression that Marsh is perfectly correct that in the field of housing there is literally "nothing new under the sun".

The analysis proceeds, quite rightly, through the record of Canadian population distribution, demographic trends, and the impact of urbanization upon the total housing program and its most significant components. But it is the particular emphasis on the distribution of income that is the subject in Dr. Marsh's mind since his earliest writings, both in the *Report on Social Security in Canada 1943* and in an article published on "The Economics of Low-rent Housing" (*Canadian Journal of Economics and Political Science*) in 1949. My first reading of these documents was sufficiently depressing for me to conclude that scarcely anyone in Canada could afford to either own or rent housing accommodation. Yet this pessimistic conclusion reveals the fallacy inherent in such simple demonstrations because the great majority of Canadian families, despite the facts of income distribution, have managed to purchase their own homes or to find adequate housing accommodation at appropriate rentals. Marsh points to two primary conclusions, namely, that our concern must be with the most submerged groups (low-income people and families) who cannot be properly housed without special measures "realistically geared to their circumstances". The second conclusion is that there can be no one all-purpose approach to a housing policy, whether it be rental or ownership-directed.

Marsh's analysis focuses upon the role of the federal housing agency in Canada, known as Central Mortgage and Housing Corporation, which he rightly discerns as more interested in mortgage financing than in housing and which he argues should be renamed "The Canadian Mortgage Corporation". In this latter part of his essay, however, he seems to have neglected the activities of provincial housing corporations since the creation of the Ontario Housing Corporation (August 1964). As far as this reader can recall, there is not one mention of a provincial housing corporation in the Marsh essay, despite the fact that eight of the ten provinces have created such corporations since the mid-1960s and the additional two provinces have other structural organizations which could easily be developed into Crown corporations. Thus he neglects and seems not to be aware of the very substantial increase in the stock of low-rental public housing, particularly in Ontario and Québec since the creation of their respective housing corporations. In Ontario, for example, the stock of public housing available on a rent-geared-to-income basis, that is, directly subsidized low-rental accommodation such as Dr. Marsh has always espoused, has increased more than ten times in less than a dozen years, from approximately 7,000 dwelling units to nearly 80,000 dwelling units under public administration in 1976. These figures do not take into consideration such quasi-public

housing operations as the limited dividend, non-profit and cooperative housing and recent direct municipal activity on behalf of low-income groups.

The analysis of intergovernmental policies, relationships, and programs during the first two post-war decades is absolutely correct, but then one wonders how Dr. Marsh missed the devolution of responsibility from the Federal Government to the provincial governments during the past decade. The text indicates that he is aware of very substantial increases in federal funding in housing, and he is aware of a substantial percentage increase in the annual production of housing in the public sector, from 1 per cent to 2 per cent in the late 1950s and early 1960s to as much as 10 per cent to 12 per cent in the mid-1970s. However, he does not relate these facts to the increasing strength of the provinces and their strong determination to play a more significant role in the housing field.

Ultimately, Dr. Marsh argues for what he considers to be radical re-directions, but these prove to be perhaps a quarter-century out of date in terms of the recent upsurge in activity at both the provincial and municipal levels in several provinces. The process of decentralization has begun to move from the provincial to the municipal and regional governmental levels, at least in Ontario. Marsh plumps for the creation of a National Housing Council akin to the Economic Council of Canada, the Science Council of Canada, and other similar bodies, which would act as both a research centre and a catalyst for intergovernmental activity. He goes further and suggests that at the provincial level the ten governments in Canada might wish to create their own Housing and Planning Councils.

It is very difficult to find these proposals radical in the sense of proceeding to the root of the problem. Moreover, it is almost impossible to conceive of any particular advantage in creating new bodies to examine old problems. Dr. Marsh has demonstrated conclusively that the problems were well understood, well documented, and well formulated, and that potential solutions were advanced in the report which he wrote for the Curtis Committee in 1944. A great deal has happened since that time and Dr. Marsh is aware of much of it. However, he may have missed the key to the puzzle of the next quarter-century, namely, the increasing strength of provincial and municipal governments in these fields of housing and community planning and their determination to restructure intergovernmental roles and responsibilities.